WHAT IS CLAIMED IS:

1. An on-line financial information service system based on a distributed system architecture, comprising:

at least one financial information server for processing financial information requests;

an identification means for said financial information server;

at least one data server for processing requests for data from said financial information server;

an electronic financial information request from a client comprising an identifier for locating said financial information server in accordance with said identification means for said financial information server;

a server for accepting said electronic financial information request and locating said financial information server in accordance with said identification means for said financial information server; and

a communication link between said client and said financial information server, said communication link established in accordance with said identification means for said financial information server.

2. The system of claim 1 wherein said identifier is a name for said financial information server.

3. The system of claim 1 wherein said client and said financial information server communicate in accordance with a binary interface located in accordance with said identification means.

4. The system of claim 3 wherein said communication link between said client and said financial information server is established in accordance with said binary interface.

5. A system for interfacing a client to one of a plurality of financial information servers, comprising:

an identifier for each one of said plurality of financial information servers;

a server for locating a financial information server in accordance with said identifiers;

a financial information service request from said client;

a first communication link between said client and said server for determining a location for one of said financial information servers associated with one of said identifiers; and

a second communication link between said client and said financial information server said communication link established in accordance with said location for said financial information server.

6. The system of claim 5 wherein said client and said financial information server communicate in accordance with a binary interface located in accordance with said identifier for said financial information server.

7. The system of claim 6 wherein said second communication link between said client and said financial information server is established in accordance with said binary interface.

8. A method for processing financial information requests, comprising:

(a) associating a name with each of a plurality of financial information servers;

(b) generating a financial information request, said request generated by a client;

(c) transmitting said financial information request to a name server;

looking up at said name server a location for one of said plurality of financial information servers;

(d) establishing a communication link between said client and a financial information server at said location.

9. The method of claim 8 wherein the step of establishing a communication link comprises the step of establishing a communication link in accordance with a binary interface between said client and said financial information server at said location.

10. The method of claim 8, wherein said financial information request includes a name for said name server.

11. The method of claim 8, wherein said financial information request includes a name for a financial information server.

12. A system for processing financial information requests, comprising:

a plurality of financial information objects adapted for processing financial information requests;

a plurality of clients, said clients adapted for communication with said plurality of financial information objects in accordance with a named interface for each of said plurality of financial information objects;

a financial information request from one of said plurality of clients, said financial information request comprising an identifier for locating a named interface for one of said plurality of financial information objects;

a server associated with said identifier for locating one of said plurality of financial information objects in accordance with said named interface for said identifier;

a communication link between said client requesting said financial information and said financial information object associated with said named interface, said communication link established in accordance with said named interface.

13. The system of claim 12 wherein said named interface is binary.

14. The system of claim 12 wherein said financial information objects are two or more selected from the group consisting of a bill pay object, a card object, and a checking object.

15. An electronic financial information service system comprising:

a first financial information server;

a second financial information server;

an interface adapted for communication with said first and second financial information server;

a third server for locating said interface; and

a client application adapted to connect to said third server to locate said interface and to communicate with said first and second financial information servers in accordance with said interface.

16. The system of claim 15 wherein said first and second financial information servers provide the same financial services.

17. The system of claim 15 wherein said first financial information server provides data from a first financial information services provider and said second financial information server provides data from a second financial information services provider.

18. The system of claim 15 wherein said first financial information server and said second financial information server provide data from a first financial information services provider.

19. The system of claim 15 wherein said first financial information server and said second financial information server are operational at geographically independent sites.

20. The system of claim 15 wherein said first financial information server and said second financial information server are operational at the same site.

21. The system of claim 15 wherein said client application connects to said third server by naming said third server in a financial information service request.

22. The system of 21 wherein said financial information service request comprises a financial information server name.

23. The system of claim 21 wherein said financial information service request comprises an identifier for a financial institution, an account number, and type of information requested.

24. The system of 23 further comprising a financial information server name in said financial information service request.

25. The system of claim 15 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

26. The system of claim 21 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

27. The system of claim 15 wherein said third server locates said interface in accordance with a name for said first financial information server.

28. The system of claim 15 wherein said interface is binary.

29. The system of claim 15 wherein said interface is text-based.

30. The system of claim 15 wherein said interface is implemented as a class.

31. The system of claim 15 wherein said interface is an object.

32. The system of claim 15 wherein said interface groups operations and attributes.

33. The system of claim 15 wherein said interface is procedural.

34. The system of claim 15 wherein said first and second financial information servers operate on a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Computing Platform.

35. The system of claim 15 wherein said client application is adapted to transmit a financial information request directly to said third server.

36. The system of claim 35 wherein said client application is a Microsoft Windows Application.

37. The system of claim 15 wherein said client application is adapted to transmit a financial information request through a web server to said third server.

38. The system of claim 37 wherein said client application is a web browser.

39. The system of claim 15 wherein said first financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object.

40. The system of claim 15 wherein said second financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object.

41. The system of claim 15 further comprising a first database server adapted to provide financial information to said first financial information server.

42. The system of claim 41 wherein said database server is a SQL server.

43. The system of claim 15 further comprising a second interface adapted for communication with said first financial information server.

44. A method for obtaining financial information comprising:

(a) defining an interface for communication with a first financial information server and a second financial information server;

(b) connecting a client application to a third server to locate said interface;

(c) connecting said client application to said first financial information server in accordance with said interface;

(d) obtaining financial data from said first financial information server in accordance with said interface;

(e) connecting said client application to said second financial information server in accordance with said interface;

(f) obtaining financial data from said second financial information server in accordance with said interface; and

(g) processing at said client application said financial data from said first and second financial information servers.

45. The method of claim 44 wherein said first and second financial information servers provide the same financial services.

46. The method of claim 44 wherein said first financial information server provides financial data from a first financial information services provider and said second financial information server provides financial data from a second financial information services provider.

47. The method of claim 44 wherein said first financial information server and said second financial information server provide financial data from a first financial information services provider.

48. The method of claim 44 wherein said first financial information server and said second financial information server are operational at geographically independent sites.

49. The method of claim 44 wherein said first financial information server and said second financial information server are operational at the same site.

50. The method of claim 44 wherein connecting said client application to said third server comprises connecting said client application to said third server by naming said third server in a financial information service request.

51. The method of 50 wherein said financial information service request comprises a financial information server name.

52. The method of claim 50 wherein said financial information service request comprises an identifier for a financial institution, an account number, and type of information requested.

53. The method of 52 further comprising naming a financial information server in said financial information service request.

54. The method of claim 44 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

55. The method of claim 50 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

56. The method of claim 44 wherein connecting a client application to a third server to locate said interface comprises locating said interface in accordance with a name for said first financial information server.

57. The method of claim 44 wherein said interface is binary.

58. The method of claim 44 wherein said interface is text-based.

59. The method of claim 44 wherein said interface is implemented as a class.

60. The method of claim 44 wherein said interface is an object.

61. The method of claim 44 wherein said interface groups operations and attributes.

62. The method of claim 44 wherein said interface is procedural.

63. The method of claim 44 wherein said first and second financial information servers operate on a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Computing Platform.

64. The method of claim 44 wherein said client application is adapted to transmit a financial information request directly to said third server.

65. The method of claim 64 wherein said client application is a Microsoft Windows Application.

66. The method of claim 44 wherein said client application is adapted to transmit a financial information request through a web server to said third server.

67. The method of claim 66 wherein said client application is a web browser.

68. The method of claim 44 wherein said first financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object.

69. The method of claim 44 wherein said second financial information server is an object selected from the group consisting of a bill pay object, a card object, and a checking object.

70. The method of claim 44 further comprising a first database server adapted to provide financial information to said first financial information server.

71. The method of claim 70 wherein said database server is a SQL server.

72. The method of claim 44 further comprising:

(h) defining a second interface adapted for communication with said first financial information server;

(i) connecting said client application to said third server to locate said second interface;

(j) connecting said client application to said first financial information server in accordance with said second interface;

(k) obtaining financial data from said first financial information server in accordance with said second interface; and

(l) displaying at said client application said financial data from said first financial information server.

73. The method of claim 44 wherein said second interface is selected from the group consisting of binary or text-based interfaces.

74. A method for processing financial information requests comprising:

(a) transmitting a financial information request from a client application to a first server;

(b) identifying a financial information server to service said financial information request;

(c) locating at said first server an interface for said financial information server;

(d) connecting said client application to said financial information server in accordance with said interface;

(e) obtaining financial data from said financial information server in accordance with said financial information request;

(f) transmitting said financial data from said financial information server to said client application; and

(g) processing said financial data at said client application.

75. The method of claim 74 wherein transmitting a financial information request from a client application to a first server comprises transmitting a financial information request from a client application to a name server.

76. The method of claim 75 wherein identifying a financial information server to service said financial information request comprises performing a look up at said name server to identify said financial information server.

77. The method of claim 76 wherein performing a look up comprises performing a look up using a name of a financial information server in said financial information request.

78. The method of claim 74 wherein said financial information request comprises an identifier for a financial institution, an account number, and type of information requested.

79. The method of claim 77 wherein said financial information request comprises an identifier for a financial institution, an account number, and type of information requested.

80. The method of claim 74 wherein transmitting a financial information request from a client application to a first server comprises transmitting a financial information request initiated by a financial services provider from a client application to a first server.

81. The method of claim 74 wherein transmitting a financial information request from a client application to a first server comprises transmitting a financial information request initiated by a financial services customer from a client application to a first server.

82. The method of claim 74 wherein connecting said client application to said financial information server in accordance with said interface comprises connection said client application to said financial information server in accordance with a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Platform.

83. The method of claim 74 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

84. The method of claim 80 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

85. The method of claim 81 wherein said client application is selected from the group consisting of Microsoft® Windows™ applications, browsers, text-terminals applications, X.25 transactions, and telephony applications.

86. The method of claim 74 further comprising:

(i) modifying said interface;

(j) transmitting a second financial information request from said client application to said first server;

(k) connecting said client application to said financial information server in accordance with said modified interface;

(l) obtaining financial data from said financial information server in accordance with said second financial information request;

(m) transmitting said financial data from said financial information server to said client application; and

(n) processing said financial data at said client application.

87. The method of claim 74 further comprising:

(i) modifying said financial information server;

(j) transmitting a second financial information request from said client application to said first server;

(k) connecting said client application to said modified financial information server in accordance with said interface;

(l) obtaining financial data from said modified financial information server in accordance with said second financial information request;

(m) transmitting said financial data from said modified financial information server to said client application; and

(n) processing said financial data at said client application.

88. The method of claim 74 further comprising:

(i) defining a second interface for said financial information server;

(j) transmitting a second financial information request from said client application to said first server;

(k) connecting said client application to said financial information server in accordance with said second interface;

(l) obtaining financial data from said financial information server in accordance with said second financial information request;

(m) transmitting said financial data from said financial information server to said client application; and

(n) processing said financial data at said client application.

89. The method of claim 88 wherein obtaining financial data from said financial information server comprises transmitting financial data from a database server to said financial information server.

90. The method of claim 89 wherein transmitting financial data from a database server to said financial information server comprises transmitting financial data from a SQL server.

91. The method of claim 74 further comprising:

(i) defining a second financial information server;

(j) transmitting a second financial information request from said client application to said first server;

(k) connecting said client application to said second financial information server in accordance with said interface;

(l) obtaining financial data from said second financial information server in accordance with said second financial information request;

(m) transmitting said financial data from said second financial information server to said client application; and

(n) processing said financial data at said client application.

92. The method of claim 74 wherein said interface is binary.

93. The method of claim 74 wherein said interface is text-based.

94. The method of claim 74 wherein said interface is implemented as a class.

95. The method of claim 74 wherein said interface is an object.

96. The method of claim 74 wherein said interface groups operations and attributes.

97. The method of claim 74 wherein said interface is procedural.

98. The method of claim 74 wherein said interface defines an application-level protocol.

99. The method of claim 74 wherein connecting said client application to said financial information server in accordance with said interface comprises communicating in accordance with synchronous procedure calls.

100. The method of claim 74 wherein connecting said client application to said financial information server comprises connecting said client application to said financial information server in accordance with TCP/IP protocol.

101. The method of claim 74 wherein said financial information server is an object selected from the group consisting of a card object, a checking object, and a bill pay object.

102. The method of claim 74 wherein said financial data comprises credit and debit card, checking account, and bill paying data.